

ARMY ECHOES

THE BULLETIN FOR THE RETIRED SOLDIER

Calling the DFAS Pay Center will get easier

The Defense Finance and Accounting Service's Cleveland Center is working to upgrade the service that retirees and annuitant surviving spouses receive when you contact the Retired and Annuitant Call Center. As we go to press, DFAS plans to introduce this improved service in September.

The main components of this improved service will be an Interactive Voice Response System (IVRS) and increased information available to DFAS telephone clerks.

What will this new system mean to you? When you call DFAS at 1-800-321-1080 or (216) 522-5955, your call will be answered by the IVRS, an automated operator. IVRS will ask you to either say your Social Security number (SSN) or enter it through the numbers on your touchtone phone. You will need to give your SSN so that IVRS can access your records. You will then be able to use IVRS to perform certain tasks — changing your correspondence or bank address or requesting a new retired pay or tax statement. (Note: These statements are not mailed until the end of the year.) DFAS plans to expand this technology to help you accomplish other

account maintenance tasks or to request other documents. As this service is expanded, it will be reported in *Army Echoes*, in the Current News section of our homepage <http://www.armyg1.army.mil/retire> and on the DFAS homepage <http://www.dod.mil/dfas>.

IVRS is voice-enabled -- it responds to what you say over the phone. This means, for example, that you will be able to change your correspondence address by saying your new address over the phone. The IVRS will then repeat the address to you so that you can be sure it's changed correctly. To help the system work, speak clearly and avoid background noise such as a radio or television.

The IVRS will be available 24 hours a day, seven days a week. You will always have the option of speaking to a DFAS technician during regular work hours from 7:00 AM to 7:30 PM, Eastern Time. Because of system improvements, the technician you speak to will already have your account information available once you've gone through the IVRS. The technician will ask you a few questions about your account to verify that you're the one making the call. (Pls. see pg. 8)

SBP open enrollment closes Sep. 30

As we have been reporting since our Jan-Apr 2005 issue of *Echoes*, the one-year Survivor Benefit Plan (SBP) open enrollment period ends Sep 30, 2006. SBP open enrollment elections must be postmarked Sep 30, 2006 or earlier. We recommend that you use certified or registered mail with return receipt and keep a copy of your proof of mailing. The instructions on the SBP and Reserve Component (RC) SBP Open Enrollment Election form (DD Form 2656-9) include the mailing address for SBP and RCSBP open enrollment elections. The DD Form 2656-9 is available on the Army G-1 RSO homepage at <http://www.armyg1.army.mil/rso/SBPOpenEnrollment.asp>. It was published in the Sep/Dec 2005 *Army Echoes*.

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Highlights from headquarters

Greetings Retired Soldiers and Family Members,

As we go to press, the Army faces continuing financial challenges at several levels. Congressional action to finalize the Fiscal year (FY) 07 defense budget is not yet resolved, so our retirement services program budget remains unsettled for the year ahead. Our hope is that Congress will come back into session and quickly finalize the budget so that Army personnel programs will have a firm glide path ahead. More importantly, the budgetary uncertainty is worrisome at all installation retirement services offices since they are the most critical part of our program.

Given this situation, we are working with and through the DA Installation Management Agency (IMA) whose mission is to lead and manage nearly all installation programs at Army posts. We are continuing to communicate with installation Retirement Services Officers (RSOs) via individual e-mail; by phone; and through periodic guidance which is issued to over 70 installation RSOs across the Army. There are also two other approaches we are currently working very hard:

(1) Improving installation homepages for online service:

In today's world, it's critical to offer Soldiers/retired Soldiers and family members localized information via installation homepage postings. Each installation "localizes" its pertinent data to serve the people in its area of operations. Accordingly, we issued guidance to installation RSOs several months ago directing them to insure that their local site contained the information that we

deemed most critical to serve your needs. Great progress has been made across the Army retirement services sites. Visit the RSO section of our homepage <http://www.armyg1.army.mil/rso/rso.asp> to find your RSO's homepage address and then navigate around that site. Using your RSO's site will help answer many questions or at least provide some ways to get the help you need locally.

(2) Increase the use of local volunteers: Our retired Soldiers and their spouses/survivors have tremendous talents and leadership skills that can be used in dozens of ways at our installations, as well as in hundreds of Reserve or National Guard locations all over the country. We are working with the Army Community and Family Support Center (CFSC) which has responsibility for installation volunteer programs. By being better organized to use your skills at the installations, the Army can capitalize on the vast talent pool you represent. CFSC is working with many volunteer organizations across America. We want to learn the very latest techniques and procedures so we can become better managers at this process of advertising, welcoming, and using volunteers; and pass them onto your local RSO for implementation.

We continue to address our training programs to improve the local effort. I continue to push centralized training conferences so that my team can insure your installation RSO is kept current on changes to law, and on evolving DOD procedures.

As always, keep supporting our troops who are giving so much to this great nation. Don't be swayed from that honorable mis-

sion. Good people can disagree on a variety of political issues; but we should never fail to support those in uniform and their families. Retired Soldiers and their families know firsthand how important it is that those in harm's way never feel abandoned or unappreciated. Stay firm and resolved in your support of the troops and their families!! "Rock Steady" is both a noun and a verb!!

Lastly, we will soon have changed over the Co-Chairs of the CSA Retiree Council who were here when I came to this job in January 2002: LTG(R) John Dubia, who departed this past October, and SMA(R) Bob Hall who departs this October. Both have been great coaches and mentors to me. They were never more than a call away. They continue to serve our Army with distinction, always offering their wisdom to resolve tough issues.

It remains an honor to serve you. Keep chargin!!

John W. Radke
Chief, Army Retirement Services

Army Echoes is an authorized bulletin published three times a year, IAW AR 25-30. Its purpose is to keep retired Soldiers abreast of their rights and privileges, to inform them of developments in the Army, and to inspire goodwill and a desire to support the Army in the civilian community. Inquiries/comments about Echoes should be sent to Editor; Army Echoes, HQDA DAPE-HRP-RSO, Alexandria, VA 22332-0470. E-mail: Laura.Paul@hoffman.army.mil. Direct all other questions to your Retirement Services Officer (see pgs. 9-10). See pg. 16 for how to change your address for Echoes.
 Editor/PAO: Laura C. Paul
 Chief, Army Retirement Services:
 John W. Radke
 Deputy Chief of Staff, G-1:
 LTG Michael Rochelle
 Co-chairmen, Chief of Staff, Army, Retiree Council: LTG(Ret.) Frederick E. Vollrath
 SMA(Ret.) Robert E. Hall
 SMA(Ret.) Jack L. Tilley

News Briefs

√ **Do you need info on the recruiting referral bonus?** Retired Soldiers are eligible for a \$1,000 recruiting referral bonus for referring someone with no prior military service (not an immediate family member) to an Army recruiter if that referral results in enlistment in the Army, Army Reserve, or Army National Guard. The bonus payments to retired Soldiers who participate in this pilot program will not be offset against retired pay. All retired Soldiers are eligible, including "gray area" Reserve retired Soldiers who are not yet age 60 and not yet collecting retired pay. For more information or to make a referral, go to <https://smart.goarmy.com>. Any questions regarding the Referral Bonus Program should be directed to 1-800-223-3735, extension 6-0473. For referrals to the Army National Guard, referring Soldiers should call 1-800-GoGuard (1-800-464-8273), or go to: <http://www.1800goguard.com/esar>.

√ **Would you like to hire retired Soldiers?** As a retired Soldier, you know the value of military experience and training that separating and retired Soldiers can offer to an employer. The Army Career and Alumni Program (ACAP) that many of you used at or after retirement provides transition benefits counseling and employment assistance training to match Soldiers' skills with employment opportunities. ACAP, in partnership with the Army Wounded Warrior (AW2) program, assists our injured Soldiers who desire to obtain employment subsequent to their medical retirement. If you'd like to offer jobs to these Soldiers, or are aware of employment opportunities for our Soldiers and spouses, consider becoming an ACAP employer by registering at <http://www.acap.army.mil/employer/employer.cfm> and, for AW2 employment opportunities, logging on to <http://www.AW2soldierconnection.army.mil>.

√ **Would you like to teach future Soldiers?** Working as an instructor with the Junior Reserve Officers' Training Corps (JROTC) is one way to help today's high school students turn into the Soldiers of tomorrow. To qualify, you must be a commissioned or non-commissioned officer **who has been retired three years or fewer** and is receiving retired pay. You must also have been approved as an instructor. If you would like more information about JROTC employment opportunities, e-mail jrotcim@usaac.army.mil or call (757) 788-4001 or 1-800-347-6641.

New Co-Chairman joins Army Chief of Staff's Retiree Council

Retired Sgt. Maj. of the Army (SMA) Jack L. Tilley will become one of the Co-Chairmen of the Army Chief of Staff's (CSA) Retiree Council on Nov. 1, 2006. He will replace retired SMA Robert E. Hall who has served the Council for five years. Retired LTG Frederick E. Vollrath continues as Council Co-Chairman, a post he assumed Nov. 1, 2005.

This is not the first time that Tilley has followed Hall. When Hall finished his tour as the 11th Sergeant Major of the Army, he was followed by Tilley. Both have served as Command Sergeant Major of the U.S. Central Command.

Tilley retired in 2004 after 34 years of service. Since retirement, he has worked in private industry.

In October, the Council Co-Chairs meet with the CSA to update him on progress made on issues since the Council's annual meeting in April, as well as chart the way forward in the months ahead.

Help Army Echoes keep publishing

Yes, we want to continue bringing you the retirement-related news you need through *Echoes*, but we need your help. As our Army continues to fight the Global War on Terror, it is our duty to support that effort by cutting costs elsewhere. You can help us do this by volunteering to stop getting your mailed, paper *Echoes* and to start receiving *Echoes* electronically. To register, go to <http://www.armyg1.army.mil/rso/echoes.asp> and click on "Register Now!". This will take you to a secure section of our Web site where you can sign up to stop your paper copy and start your electronic copy.

Thank you for your support!

Staying connected

Freedom Team Salute honors service

The Army has always been grateful for your service, but now it's putting that gratitude in a concrete form through the Freedom Team Salute (FTS) program.

Through FTS, the Army recognizes the sacrifices of all members of the Army family. Retired Soldiers and Army veterans, as well as the parents, spouses, and civilian employers of current Active Duty Soldiers, are eligible to receive a personalized commendation package. The package includes an Army lapel pin, an Army decal, a Certificate of Appreciation, and a letter thanking recipients for their service signed by the Secretary of the Army and the Army Chief of Staff.

How to spread the word

Although many retired Soldiers will receive the packet automatically, Army veterans and Active Duty parents, spouses, and civilian employers of Reserve and Guard Soldiers must be nominated in order to receive the commendation. This is where the FTS Ambassador Program becomes essential to connecting with the Army's support community.

FTS Ambassadors help find and nominate members of the Army family for FTS commendations, perform pinning ceremonies and can represent FTS at events, such as Retiree Appreciation Days (RADs) (see page 6 for a list of upcoming RADs) and Veterans Day parades. They talk to local veterans' groups to create a more strategic partnership with the local veteran and Soldier communities. More than 100 FTS Ambassadors are serving in 36 states, Czechoslovakia, and Guantanamo Bay,

Cuba. They have presented packets, spoken at veterans' events, and organized registration drives. You can be an FTS Ambassador. Many FTS Ambassadors are Army veterans, but they also include civilians who wish to show their support for Army Soldiers and veterans.

"Our Ambassadors are the hands and the heart of the FTS program," said FTS Director COL Scott Lloyd. "The Army wants to connect to its supporters where they live. But in these times of war and budget limitations, it is essential to work with our volunteer Ambassadors to help spread the FTS mission to various events and pinning ceremonies across the country. Our Ambassadors con-

vey the Army's message at a local level and help us let our veterans know that they are not only remembered, but needed and valued. We especially invite retired Soldiers to take part in this program because they understand the Army culture and help us connect with veterans in their communities."

For more information about FTS, or to nominate a veteran, visit <http://www.freedomteamsalute.com>. For more information about becoming an Ambassador, or if you want to receive an FTS commendation package and have not, e-mail freedomteamsalute@hqda.army.mil, or write to: Freedom Team Salute Program; 2511 Jefferson Davis Highway; Arlington, VA 22202.

Make your story part of history

Would you like an opportunity to share the story of your service with future generations? Here are two opportunities.

Military History Survey

Veterans of World War II, Korea, or Vietnam can take part in the U.S. Army Military History Institute (MHI) survey by going to the veterans questionnaires section at <http://www.carlisle.army.mil/usamhi/index.htm>, or by calling (717) 245-3971.

The MHI also accepts donations of items of significant historical interest from military service from all eras. These items include personal papers, letters, scrapbooks, diaries, memoirs, photographs, personal correspondence, military newspapers, regulations and manuals, unit his-

tories, and other books, professional military journals, maps, Soldier art and unit insignia.

You can read the MHI donation policy at <http://carlisle-www.army.mil/ahec/acquisitions.htm>.

Veterans History Project

You can also share your story through the Library of Congress's Veterans History Project. The project's mission is to collect and archive recollections of wartime veterans to share them with future generations. You can also donate photographs, letters and documents. To get involved, visit <http://www.loc.gov/veterans>; call 1-888-371-5848; or write to: Veterans History Project; The Library of Congress; 101 Independence Ave., SE; Washington, DC 20540-4615.

Army to go to one blue service uniform

WASHINGTON (ARNEWS) – Army service uniforms will be streamlined to one blue Army Service Uniform. Army Blue as a uniform color traces its origins back to the National Blue and was first worn by Soldiers in the Continental Army of 1779.

“We have all of these variations of uniforms – green, blue and white,” Army Chief of Staff Gen. Peter J. Schoomaker said. “It makes sense for us to go to one traditional uniform that is really sharp and high quality and which Soldiers will be very proud to wear. And that’s what we’ve done by adopting this blue Army Service Uniform that reflects simplicity, quality, utility and tradition.”

Consolidating service uniforms is part of a streamlining process. In 2004, the Army went from three to one battle dress uniform when it adopted the Army Combat Uniform in place of the Woodland Green Battle Dress Uniform (winter and summer versions) and the Desert Combat Uniform.

The new uniform will be tailored to fit the Soldier, wrinkle-free and of a higher quality material than the Army green uniform. It will include a gold braid on the trousers for E-5’s and above. The service cap will be authorized for wear by NCOs as well as officers.

Sgt. Maj. of the Army Kenneth Preston said the change reflects Soldiers’ wants. “I’ve talked to Soldiers and asked them what their thoughts were on the Army green, blue and white uniforms,” he said. “It was always about 85-90% of hands that showed support for the Army blue uniform.”

Introduction in the Army Military Clothing Sales Stores should begin between July and September 2007. A wear-out date for the Army Green Class A

and white dress uniforms will be determined at a later date.

How will this change affect retired Soldiers?
Army Regulation 670–1, *Wear and Appearance of Army Uniforms and Insignia*, states that, “Retired personnel not on active duty may wear either the uniform reflecting their grade and branch on the date of their retirement, or the uniform for personnel in the Active Army of corresponding grade and branch, when appropriate, but may not intermix the two uniforms.”

Information about the blue Army Service Uniform is available at <http://www.army.mil/symbols/uniforms>.

Modern uniform changes

- 1940 - No blue uniform required during Emergency (end of saber).
- 1947 - President Truman note on lack of dress uniform and return of pre-war pattern; Evening Dress uniform cuff with single gold lace and insignia of grade.
- 1952 - Women's Evening Dress uniform with tiara, princess jacket, and floor-length skirt.
- 1953 - Post-war officer and enlisted member pattern with patch pockets; no traditional branch of service color trim on enlisted member's uniform and officer's trouser stripes.
- 1956 - Distinctive uniform for bands and honor guards.
- 1957 - Women's Army Blue uniform same cut as 1951 Taupe-121 uniform.
- 1959 - Army Blue uniforms for year-round wear.
- 1962 - Women's Army Blue, same as Army Green uniform, with new service hat.
- 1963 - Mandatory possession of Army Blue uniform.
- 1972 - Officer's mess jacket cuff ornamentation same as evening dress in 1947.
- 2006 -- Army transitions to blue service uniform.

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: Election Day is Nov. 7th – Remember to Vote! :
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Get involved in elections, but NOT in uniform

As the November election draws closer, someone from a political campaign may ask you to campaign for a candidate while wearing your Army uniform. Of course, participating in the political arena is your right; however, you may *not* do so in uniform.

DoD policy states that members of the Armed Forces (including retired members and members of the Reserve components) **may not wear the uniform** during or in connection with furthering political activities, private employment or commercial interests, which could

give the impression that there was official sponsorship for the activity or interest.

This policy can be found in DoD Instruction 1334.01, <http://www.dtic.mil/whs/directives/corres/html/133401.htm>.

AAFES CONUS gas pricing – fact not fiction

DALLAS – With the high and often rising price of gasoline, you may find yourself stopping at the Army and Air Force Exchange (AAFES) gas station when you do your on-post shopping. While you may wonder how gas stations “outside the gate” set their prices, AAFES can tell you how they set their prices.

The AAFES gas pricing policy has definitive explanations and policies, as set by the AAFES Board of Directors, composed of senior leaders from across the Army and Air Force. In the Continental United States (CONUS), AAFES gas stations conduct surveys of five or more local locations selling motor fuel, excluding

members-only clubs, at least once a week.

“This process allows AAFES to establish a fair and competitive price equal to the lowest price surveyed for each grade of fuel sold,” AAFES Commander Maj. Gen. Bill Essex said.

Many believe gas is “tax free” because AAFES is immune from state and local taxes on the sale of items in retail facilities. The truth is that Congress requires AAFES to pay all applicable gasoline taxes.

The overseas gas pricing policy, as approved by AAFES military board of directors, is to set prices based on the U.S. Department of Energy’s (DoE) monthly average for each grade of gasoline in

CONUS plus the unique incremental costs incurred in each overseas market. These costs include (where applicable) those related to the gas coupon management program, labor costs, depreciation and other expenses associated with providing gasoline to military customers overseas.

Based on the DoE monthly reviews, AAFES gas prices may change on the first of each month in Germany, the Netherlands, United Kingdom, Turkey, the Azores, Guam, Korea, Japan and Okinawa. AAFES is not authorized to sell fuel below dispensed cost. This policy lets AAFES keep the price of gas overseas balanced with prices in the U.S.

AAFES Still Serving Retiree Weekend, Sep 29 - Oct 1

Retiree Appreciation Days -- designed with you in mind

Retiree Appreciation Days (RADs) are gatherings held at major Army installations and other sites that give retired Soldiers and families up-to-date information on your benefits. Many RADs include “county fairs” with health tests and representatives from numerous organizations. Some feature events such as a dinner or golf tournament. The Exchange and Commissary often conduct retiree-related events. Many RADs feature services and experts from the local office of the Department of Veterans Affairs (VA). Since each RAD is different, you should contact the Retirement Services Officer (RSO) hosting the RAD for information. See pgs. 9-10 for the RSO listing and the list below for RADs not hosted by RSOs. Check <http://www.armygl.army.mil/rso/Post/RADs.doc> for updates.

Sep 16	Ft Drum, NY	Oct 6	Ft Myer, VA	Oct 21	Aberdeen Prvg Grnd, MD
Sep 16	Ft Dix, NJ	Oct 7	Ft Lee, VA	Oct 26	Ft Monroe, VA
Sep 16	Ft Belvoir, VA	Oct 7	Selfridge ANGB, MI*	Oct 27	Ft Meade, MD
Sep 16	Ft Eustis, VA	Oct 7	Ft Bliss, TX	Oct 27-28	Ft Knox, KY
Sep 16	Camp Pendleton, CA (760) 725-3400	Oct 14	Yongsan Army Garrison, Seoul Korea	Oct 27-28	Ft Rucker, AL
Sep 23	Great Lakes, IL (847) 688-3603 (ext. 118)	Oct 14	Ft Monmouth, NJ	Oct 27-28	Ft Hood, TX
Sep 29	Duluth, MN* (218) 725- 5285	Oct 14	Ft Richardson, AK	Oct 28	Rock Island, IL* (563) 322- 4823
Sep 30	Houston, TX (sponsored by Ft Sam Houston)	Oct 14	Lemoore NAS, CA (559) 998-4042	Oct 28	Ft Leavenworth, KS
Sep 30	Minneapolis, MN*	Oct 20	Ft Riley, KS	Oct 28	Ft Hamilton, NY
Oct 4	Ft Detrick, MD (Eddie.Coleman1@us. army.mil) (301) 619-3381	Oct 20-21	Oakdale, PA	Nov 4	Ft Sam Houston, TX
		Oct 21	USAREUR, Heidelberg, Germany	Nov 18	Ft Ben Harrison, IN (317) 773-2275
		Oct 21	Ft Carson, CO		2007
		Oct 21	Ft Polk, LA	May 4	Ft Benning, GA * sponsored by Ft. McCoy, WI

Benefits primer for 'Gray area' retired Soldiers, families

"Gray area" Reserve retired Soldiers are not eligible for retired pay until age 60, but you are eligible for certain benefits and programs. Do you know what they are?

Retired Reserve Soldiers enter the "gray area" after receiving notification of eligibility to receive retired pay at age 60, also known as a 20-year letter, from the Human Resources Command—St. Louis (formerly known as the Army Reserve Personnel Command). With this letter and transfer or separation orders, you can obtain a "gray area" ID card, a DD Form 2 (Res Ret); and your eligible family members can receive a DD Form 1173-1 at any Reserve component ID card-issuing facility. Eligible family members include your spouse and dependent children.

HRC-St. Louis offers this list of benefits for "gray area" retired Soldiers and, unless otherwise noted, your eligible family members. They caution that local post policies and in-country directives govern the use of facilities. It should be noted that some of these benefits have evolved over the years. For example, Congress did not grant you unlimited commissary benefits until 2004.

"Gray area" retired Soldiers, your spouses and other eligible family members are not eligible for military medical care or TRICARE. You become eligible when the retired Soldier reaches age 60 and begins receiving retired pay.

For more information, go to <https://www.hrc.army.mil/site/reserve/soldierservices/retirement/grayarea.htm>.

Benefits for "gray area" retired Soldiers and eligible family members

On-post facilities

Commissary
Exchange
Physical fitness center
Shoppettes
Services stations

Other Facilities

Beauty/barber shop
Beverage stores
Bowling alley
Check cashing/money exchange
Clubs -- officer, NCO, enl
Flower shop
Laundry/dry cleaning
Libraries
MWR facilities
Optical shop
Recreation center
Theatre

Lodging

Military lodging is available on a limited basis, based on daily availability. Guest House is available on a limited basis. Armed Forces Recreation Centers -- see pg. 10 for info.

Installation offices

Casualty Assistance
Family Services
Legal Assistance - limited
Survivor Assistance
Retirement Services Officer -- see pgs. 9-10 for info.

Other benefits

Space-A travel

"Gray area" retired Soldiers are eligible within CONUS only;

your family members are not eligible.

State Benefits -- contact your state veterans office.

TRICARE Retiree Dental

Plan -- you have the option of enrolling in this program, call 1-888-838-8737 or go to <http://www.DDPdelta.org> for information.

VA benefits

Available to only certain "gray area" Reserve retired Soldiers, depending on their veteran status. Contact the VA at 1-800-827-1000 or go to <http://www.va.gov> for information.

Reminder to "Gray Area" Reserve retired Soldiers: You should receive an application for Reserve retired pay when you reach age 58. If you have not received the application by then, call 1-800-318-5298 or (314) 592-0553; or go to <https://www.hrc.army.mil/site/reserve/soldierservices/retirement/retirementapplication.htm>. To ensure that your retired pay begins when you reach age 60, you must complete and submit this application nine months before your requested retirement date.

Calling Pay Center

(from pg. 1)

If you're calling about a letter you sent to DFAS, the technician will also be able to access the letter and check its status through IVRS.

You will need a myPay Personal Identification Number (PIN) to use this new system. If you do not have a myPay PIN, you can request one by calling 1-800-390-2348, or (216) 522-5122.

Please note that DFAS will be recording calls both for quality assurance and training purposes.

Qs & As on CRSC

Following are questions from retired Soldiers and answers from the Army Combat-Related Special Compensation (CRSC) Division. CRSC is monthly, tax-free compensation for eligible military retirees, with at least 20 years of service, at least a 10% VA disability rating, and combat-related injuries, whose military retired pay is reduced by VA disability compensation. For more information, go to <http://www.crsc.army.mil> or call 1-866-281-3254.

Q. How do I get a copy of my VA disability rating with codes?

A. You can write to your regional VA office requesting the current VA rating decision and the VA Schedule of Rating Disabilities (VASRD) code list. You cannot call the VA to request these documents. You must provide the VA with a written and signed document that includes your Social Security number. For more information visit <http://www.va.gov>.

Q. My heart disease is not recognized as a disability, yet it was caused by my high blood pressure while in service.

A. The heart condition is considered secondary to your high blood pressure or hypertension. To receive CRSC for hypertension it must be linked by the VA as a secondary condition to Diabetes Mellitus II. Diabetes Mellitus II was granted for herbicide exposure in Vietnam or in the demilitarized zone along the North and South Korean borders. IF the heart condition was rated as secondary to the Diabetes Mellitus II, it can also be awarded per current CRSC guidelines.

Q. JP4 fuel was sprayed during Vietnam but it is not considered as relevant to my health issues.

A. CRSC policy follows the DoD guidelines that include injuries/conditions that the VA presumes to be service-connected. The VA must recognize JP4 exposure and provide regulatory guidance before CRSC can award claims for exposure.

DFAS/VA working on back pay owed to certain retired Soldiers

As you may have read in the newspaper or online, the Defense Finance and Accounting Service (DFAS) and the Department of Veterans Affairs (VA) are working to determine how to calculate any back pay that may be owed to some of the retirees receiving Concurrent Retirement and Disability Payments (CRDP) or Combat-Related Special Compensation (CRSC). **If you are not receiving either CRDP or CRSC, you are not affected by this situation.**

Only some of the retirees receiving CRDP or CRSC might be eligible for back pay. Who could be eligible? If you had a retroactive award of VA disability payments, CRSC, or CRDP; you may need to have the benefits recalculated to determine if any back pay is owed because of the benefit change. DFAS and the VA will have to calculate most of these payments manually so it will take several months. DFAS is putting together a team dedicated to this project. We will report on this situation in our next *Echoes* and at <http://www.armyg1.army.mil/retire> under Current News. DFAS will report any updates at <http://www.dod.mil/dfas>.

Full concurrent receipt date moves up for those rated 100% 'unemployable'

Retirees rated 50% or more disabled by the VA receive CRDP from DFAS's Cleveland Center. Congress granted this payment in the Defense Authorization Act for Fiscal Year 2004 which provided for phased-in restoration of the retired pay deducted from eligible retirees' accounts because of receipt of VA disability compensation. For most eligible retirees, that phase-in period will end in 2014 with receipt of full retired pay and disability compensation. However, retirees rated 100% disabled by the VA reached full concurrent receipt in 2005. Retirees rated 100% service-connected by the VA as a result of combining your disability rating with your unemployability status have also had their full concurrent receipt date moved up by Congress, from 2014 to Oct. 1, 2009.

DIRECTORY

Retirement Services Officers (RSOs)

For information on benefits, the Survivor Benefit Plan, Retiree Appreciation Days, pre-retirement counseling, etc., contact the RSO responsible for your area or visit the Army Retirement Services Web site at <http://www.armyg1.army.mil/retire> (Note: That's the number 1 after the g.). Many RSOs are in the process of converting to office e-mail addresses. If you can't get through using the e-mail address listed here, please call the RSO.

Stateside RSOs

(states without Army installations list the RSO serving that area)

ALABAMA

• Redstone Arsenal (256) 876-2022
cynthia.anderson@redstone.army.mil
• Ft Rucker (334) 255-9124
chris.e.moore1@rucker.army.mil

ALASKA

Ft Richardson (800) 478-7384 (AK only)
(907) 384-3500
rso@richardson.army.mil

ARIZONA

Ft Huachuca (520) 533-1120
FtHuachucaRSO@hua.army.mil

ARKANSAS

Ft Sill, OK
CALIFORNIA
Ft McCoy, WI
COLORADO
Ft Carson (719) 526-2840
leona.abdullah-allen@carson.army.mil

CONNECTICUT

West Point, NY

DELAWARE

Ft Meade, MD
D.C.

Ft Myer, VA

FLORIDA

• Central & West MacDill AFB (813) 828-0163
ernest.smith.ctr@macdill.af.mil
• Rest of FL
Ft Stewart, GA

GEORGIA

• Ft Benning (706) 545-1805
verna.clemons@benning.army.mil
• Ft Gordon (706) 791-2654

hillary.e.boyce@us.army.mil-until Oct 6

• Ft McPherson (404) 464-3219

rso@forscom.army.mil

• Ft Stewart (912) 767-5013

lyndia.smith@stewart.army.mil

HAWAII

Schofield Barracks (808) 655-1514

ken.ujimori@hawaii.army.mil

IDAHO

Ft Carson, CO, or Ft Lewis, WA

ILLINOIS

Ft L. Wood, MO; Ft McCoy, WI; Ft Knox, KY

INDIANA

Ft Knox, KY

IOWA

Ft McCoy, WI

KANSAS

• Ft Leavenworth (913) 684-2425

rso@leavenworth.army.mil

• Ft Riley (785) 239-3320

kathy.cunningham1@us.army.mil

KENTUCKY

• Ft Campbell (270) 798-5280

billie.p.weddington@us.army.mil

• Ft Knox (502) 624-1765

rso@knox.army.mil

LOUISIANA

Ft Polk (337) 531-0363

rso@polk.army.mil

MAINE

Ft Drum, NY

MARYLAND

•Aberdeen Pt. Grd. (410) 306-2320

drew.nobles@usag.apg.army.mil

• Ft Meade (301) 677-9603

Mderso@emh1.ftmeade.army.mil

MASSACHUSETTS

West Point, NY

MICHIGAN

• Ft McCoy, WI

MINNESOTA

Ft McCoy, WI

MISSISSIPPI

Ft Rucker, AL

MISSOURI

Ft Leonard Wood (573) 596-0947

roweb@wood.army.mil

MONTANA

Ft Lewis, WA

NEBRASKA

Ft Riley, KS

NEVADA

Ft McCoy, WI

NEW HAMP.

Ft Drum, NY

NEW JERSEY

• Ft Dix (609) 562-2666

fay.marshall-dease@dix.army.mil

• Ft Monmouth (732) 532-4673

rso@mail1.monmouth.army.mil

NEW MEXICO

Ft Bliss, TX

NEW YORK

• Ft Drum (315) 772-7771

irvin.d.heinzman@drum.army.mil

• Ft Hamilton keith.harry@hamilton.army.mil

(718) 630-4552

•Watervliet-Wed/Thurs (518) 266-5810

rso@wva.army.mil

• West Point (845) 938-4217

rso@usma.army.mil

NO. CAROLINA

Ft Bragg (910) 396-5304

john.h.bell@us.army.mil

NO. DAKOTA

Ft Riley, KS

OHIO

Ft Knox, KY

OKLAHOMA

Ft Sill (580) 442-2645

tunnell@sill.army.mil

OREGON

Ft Lewis, WA

PENNSYLVANIA

• Carlisle Barracks (717) 245-4501

rso@carlisle.army.mil

• Oakdale (724) 693-2186

sandra.ricketts@dix.army.mil

• Tobyhanna Army Depot(Tues/Wed/Thurs.) (570) 895-7834

gerald.ouslander@tobyhanna.army.mil

RHODE ISLAND

West Point, NY

SO. CAROLINA

Ft Jackson (803) 751-5523

gloria.jean.wright@us.army.mil

SO. DAKOTA

Ft Riley, KS

TENNESSEE

Ft Campbell, KY

TEXAS

• Ft Bliss (915) 568-5204

sawyer@bliss.army.mil

• Ft Hood (254) 287-5210

FHRetirementServices@hood.army.mil

• Ft Sam Houston (210) 221-9004

salvador.tosciano@samhouston.army.mil

UTAH

Ft Carson, CO

VERMONT

Ft Drum, NY

VIRGINIA

• Ft Belvoir (703) 805-2675

karen_m_kelley@belvoir.army.mil

• Ft Eustis (757) 878-3648

deatrice.elie@eustis.army.mil

• Ft Lee (804) 734-6973

atzmagpr@lee.army.mil

• Ft Monroe (757) 788-2093

monr.fmrtsvcoff@monroe.army.mil

• Ft Myer (703) 696-5948

rso@fmnc.army.mil

W. VIRGINIA

Ft Knox, KY

WASHINGTON

Ft Lewis (253) 966-5882

retirements@lewis.army.mil

WISCONSIN

Ft McCoy (800) 452-0923

bill.g.walters@us.army.mil

WYOMING

Ft Carson, CO

PUERTO RICO

Ft Buchanan (787) 707-3842

santiago.santiago@us.army.mil

Overseas RSOs

Germany

06202-80-6080

usareur-rso@hq.1perscom.army.mil

Ansbach

0981-183-7736

USAGAnsbachRSO@cmtymail.98asg.army.mil

Bamberg

0951-300-7522

RSOBamberg@cmtymail.98asg.army.mil

Baumholder

06783-6-6080

RSOBaumholder@104asg.army.mil

Darmstadt

06151-69-7410

RSODarmstadt@usag.heidelberg.army.mil

Giessen

0641-402-1770

RSOGiessen@104asg.army.mil

Grafenwoehr

09641-83-7140

usag.graf.rso@graf.eur.army.mil

Heidelberg

06221-57-3347

RSOHeidelberg@usag.heidelberg.army.mil

Hessen

06181-88-1770

RSOHessen@104asg.army.mil

Kaiserslautern

0631-411-7333

RSOKaiserslautern@usag.army.mil

Mannheim

0621-730-2086

RSOMannheim@usag.army.mil

Schweinfurt

09721-96-1770

RSO.Schweinfurt@cmtymail.98asg.army.mil

Stuttgart

0711-729-2193

RSOStuttgart@usag.stuttgart.army.mil

Wiesbaden

0611-705-7068

RSOWiesbaden@104asg.army.mil

Wuerzburg

0931-296-4426

RSO-Franconia@cmtymail.98asg.army.mil

Belgium

0032-65-44-4575

RSOSHAPE@benelux.army.mil

Netherlands

46-443-7320

RSO254@benelux.army.mil

England

see Kaiserslautern

Overseas RSOs (cont'd)

Italy/So. Europe/	Japan	Korea
Africa/Mid-East	3118-63-3940	31-661-1441
Vicenza	rso@zama.army.mil	jack.terwiel@osan.
0444-51-7262	Okinawa	af.mil
RSOVicenza@usag.	6117-44-4186	
vicenza.army.mil	rso@okinawa.army.mil	

Pay/SBP Inquiries <http://www.dod.mil/dfas>

Pay inquiries and update of pay or SBP records in case of death, divorce or remarriage:

(retiree) Defense Finance and Accounting Service; U.S. Military Retirement Pay; PO Box 7130; London, KY 40742-7130 1-800-321-1080, (216) 522-5955
 (SBP/RSFPP annuitant) Defense Finance and Accounting Service; U.S. Military Annuitant Pay; PO Box 7131; London, KY 40742-7131 1-800-321-1080; (216) 522-5955
Pay Center FAX numbers: (retiree) 1-800-469-6559; (216) 522-5955 (SBP/RSFPP annuitant) 1-800-982-8459
Online account access: <https://mypay.dfas.mil>

Recreation Centers <http://www.armymwr.com>

Hale Koa Hotel, Hawaii: (808) 955-9424, 1-800-367-6027; FAX 1-800-425-3329 <http://halekoa.com/reswelcome.htm>
Eidelweiss Lodge/Resort, Bavaria: 011-49-8821-9440; FAX 011-49-8821-3942 <http://www.edelweisslodgeandresort.com>
Shades of Green, FL: (888) 593-2242; (407) 824-3400 <http://www.shadesofgreen.org/reservations.htm>
Dragon Hill, Korea: 011-822-790-0016; FAX 011-822-790-1576; reservations@dhl.korea.army.mil

DIRECTORY

Army Retirement Services: <http://www.armyg1.army.mil/retire>
Army Echoes online: <http://www.armyg1.army.mil/rso/echoes.asp>

Army Career & Alumni Program: <http://www.acap.army.mil>
Army Homepage: <http://www.army.mil>
Army Knowledge Online: <https://www.us.army.mil>
Address Change: See boxes on pg. 16. **DON'T send to Echoes.**
Report a Retiree's Death: Call local Installation Casualty Assistance Office or HQDA Casualty Operations Center, 1-800-626-3317; from overseas, call (703) 325-7990 collect. <https://www.hrc.army.mil/site/active/tagd/cmaoc/cmaoc.htm>
Arlington National Cemetery: (703) 607-8585; <http://www.arlingtoncemetery.org>
Armed Forces Retirement Home: (Washington) 1-800-422-9988; 3700 N Capitol St. NW; Washington, DC 20011-8400; <http://www.afrh.com>
Army Emergency Relief: 1-866-878-6378; (703) 428-0000; <http://www.aerhq.org>
Combat-Related Special Compensation: 1-866-281-3254; <http://www.erse.army.mil>;
DEERS: 1-800-538-9552; (831) 583-2500
ID card records update in case of death or divorce: Contact nearest ID card facility.
Health Beneficiary Counseling Assistance Coordinator: <http://www.tricare.osd.mil/bcacdcao>, or contact nearest military medical facility.
Dental Plan: 1-888-838-8737; <http://www.DDPdelta.org>
Defense Commissary Agency: <http://www.commissaries.com>
Army & Air Force Exchange Service: <http://www.aafes.com>
Gulf War Homepage: <http://www.gulfink.osd.mil>

Replace DD Form 214, awards: <http://vetrecs.archives.gov> (if retired before Oct 1, 2002) National Personnel Records Center (Military Personnel Records); 9700 Page Ave.; St. Louis, MO 63132-5100 (if retired on or after Oct 1, 2002) Army Human Resources Command-St. Louis; ATTN: AHRC-PAV-V; 1 Reserve Way; St. Louis, MO 63132-5200

Social Security <http://www.ssa.gov>; 1-800-772-1213 (If overseas, contact the American Embassy/consulate, or go to <http://www.ssa.gov/foreign/phones.html> or FAX 410-597-1800.)
Medicare <http://www.medicare.gov>; 1-800-633-4227

Reserve <https://www.hrc.army.mil/site/reserve> (requires AKO login)

Reserve Benefits: 1-800-318-5298; (314) 592-0553
Application for Reserve Retired Pay: (You should receive packet at age 58.) Army Human Resources Command-St. Louis; ATTN: AHRC-PSP-T; 1 Reserve Way; St Louis, MO 63132-5200

Retiree Mobilization: Army Human Resources Command-St. Louis; ATTN: AHRC-PLM-O; 1 Reserve Way; St Louis, MO 63132-5200; (314) 592-0000, ext. 3030

VA <http://www.va.gov>

Regional Offices: 1-800-827-1000 (Retirees overseas should contact the American Embassy/consulate); TDD (Telecomm. Device for Deaf) 1-800-829-4833
Insurance: VA Regional Office and Insurance Center; PO Box 7208 (claims inquiries); PO Box 7327 (loans); PO Box 7787 (payments); Philadelphia, PA 19101; 1-800-669-8477
Grave Information: 1-800-697-6947
GI Bill: 1-888-442-4551

Sister Service Retiree Publications

Air Force Afterburner: <http://ask.afpc.randolph.af.mil>
Coast Guard Evening Colors: <http://www.uscg.mil/hq/psc/eveningcolors>
Marine Corps Semper Parati: <https://www.manpower.usmc.mil>
Navy Shift Colors: <http://www.npc.navy.mil/ReferenceLibrary/Publications>

TRICARE Information <http://www.tricare.osd.mil>

TRICARE North: 1-877-TRICARE; <https://www.hnfs.net/benef/home>; CT, DC, DE, IL, IN, KY, MA, MD, ME, MI, NC, NH, NJ, NY, OH, PA, RI, VT, VA, WI, WV, some ZIPs in IA, MO, TN
TRICARE South: 1-800-444-5445; <http://www.humana-military.com/home.htm>; AL, AR, FL, GA, LA, MS, OK, SC, TN (except 35 TN ZIP codes near Ft Campbell), and TX (except the extreme SW El Paso area)
TRICARE West: 1-888-TRIWEST; <https://www.triwest.com/triwest/default.html>; AK, AZ, CA, CO, HI, ID, IA (except 82 Iowa ZIP codes near Rock Island, IL) KS, MO (except the St. Louis area), MN, MT, ND, NE, NM, NV, OR, SD, SW TX, UT, WA, WY
TRICARE Overseas: 1-888-777-8343; <http://www.tricare.osd.mil/overseas/index.cfm>
TRICARE for Life: 1-866-773-0404; (TDD for hearing impaired 1-866-773-0405); <http://www.tricare.osd.mil/tfl/default.cfm>
TRICARE Senior Pharmacy: 1-877-363-6337; <http://www.tricare.osd.mil/pharmacy/seniorpharmacy.cfm>
TRICARE Mail Order Pharmacy: 1-866-363-8667; <http://www.tricare.osd.mil/pharmacy/mop.cfm>
TRICARE Retail Pharmacy: 1-866-363-8779; <http://www.express-scripts.com>
Email: tricare_help@otsg.amedd.army.mil

AER offers college aid for dependent children

Army Emergency Relief (AER) offers financial aid for full-time post-secondary study for dependent children of retired Soldiers. Scholarships are awarded based primarily on financial need, secondarily on academic achievements and individual accomplishments. The only way to ensure your child will be considered is to **mail the application and all requested documents by Mar. 1, 2007.**

AER administers the **MG James Ursano Scholarship Fund** for students who study fulltime at an undergraduate, technical or vocational institution accredited by the Department of Education or for the first-year expenses of cadets at the service academies. Students can be starting or continuing undergraduate or vocational studies for the 07-08 academic year (AY), from August through June only. The funds may be used for classroom study or online classes, tuition, books and fees, or room and board at the school accepting the funds. Students must reapply each year and be in good academic standing with a grade point average of at least 2.0 on 4.0 scale.

In the 2006-2007 AY, 98% of students with complete applications were awarded scholarships. Aid to 1,502 children of retired Soldiers totaled \$2,710,650, ranging from \$1,000 to \$2,500 for financial need plus various amounts for academics

and leadership. *Unfortunately, this year, about 800 children missed the deadlines and were not considered for assistance.*

A student applying for the 2007-2008 AY may not reach his/her 23d birthday before Jun. 1, 2008. The applicant must be an unmarried dependent child of an active duty or retired Soldier or a Soldier who died while in either status. All Soldiers and students must be registered in the Defense Eligibility Enrollment Reporting System (DEERS). You can verify the student's status with DEERS at 1-800-538-9552.

Applications for the 2007-2008 AY scholarships, will be available by mail from AER HQ from Nov. 1, 2006 through Feb. 21, 2007 by writing to: HQ, Army Emergency Relief; MG James Ursano Scholarship Fund (RTD); 200 Stovall St.; Alexandria, VA 22332-0600. The application will also be at <http://www.aerhq.org> from Nov. 1 through Mar. 1, 2007. Mailed applications and/or supporting documentation must be postmarked no later than **Mar. 1, 2007** for the 2007-2008 AY. Other deadlines are outlined in the scholarship instructions. Applications and supporting documentation are not accepted by FAX or e-mail.

Letters mailed the first full week of June 2007 will notify on-time applicants about scholarship awards.

Retired Soldiers' spouses can get education aid

For Academic Year (AY) 2007-2008, AER is expanding the stateside Spouse Education Assistance Program (SEAP) to include spouses of retired Soldiers and surviving spouses of retired Soldiers who died while residing in the U.S. All spouses must be registered in the Defense Eligibility Enrollment Reporting System (DEERS) which can be verified at 1-800-538-9552. **This program does not apply to second undergraduate or graduate degrees.**

Spouses/surviving spouses who receive free tuition as a result of their employment will not receive tuition assistance from AER. However, they may apply for assistance for fees, supplies and books (no duplicates) for classes in which they're enrolled as full-time students which aren't covered by other funding.

Stateside financial assistance is awarded based on financial need as evidenced by income, assets, family size, special financial obligations and circumstances. Scholarships are awarded annually for up to four academic years to attend post-secondary school fulltime as undergraduate level students. Spouses/surviving

spouses must apply every academic year. Funds may be used for classroom study or online classes at the school receiving the funds. Students must maintain a cumulative Grade Point Average (GPA) of at least 2.0 on a 4.0 grading scale to be eligible. Scholarship funds may be used to assist with tuition, fees, supplies and books (no duplicates) for classes in which the student is enrolled and will be paid by AER directly to the college or university.

Applications for the 2007-2008 AY will be available at <http://www.aerhq.org> from Nov. 1, 2006 through Mar. 1, 2007 or by writing to: HQ, Army Emergency Relief; Stateside Spouse Education Assistance Program; 200 Stovall St.; Alexandria, VA 22332-0600. Students can apply online and mail the supporting documents or print the hardcopy instructions and application. Any material being mailed to AER must meet the appropriate deadline date which can be located on the back of the instructions. All documents must be mailed. FAXed or e-mailed documents will not be accepted.

TRICARE approves colonoscopies

TRICARE will start reimbursement for the colonoscopy procedure as an option for colorectal cancer screening for beneficiaries age 50 and older who are at normal risk. Colorectal cancer is one of the leading types of cancer which results in death.

Although the effective date for this change is Mar. 15, 2006, TRICARE was still in the implementation phase when we went to press. When the new benefit becomes available, reimbursements will be retroactive to Mar. 15, 2006. We will announce the date in the next *Echoes* and in the Current News section of our homepage <http://www.armyg1.army.mil/retire>.

Until then, retirees and their families should pay their bills and save the receipts. Beneficiaries will be notified when to submit claims for any TRICARE

reimbursements as implementation occurs and claims filing procedures are announced.

Previously, colonoscopies were not reimbursable for normal-risk, non-Medicare beneficiaries, between the ages 50 and 64, if symptoms had not been identified or if testing was done for screening purposes only. Only beneficiaries identified as having high risk factors, determined by direct family history (including age and specific type of cancer discovered in the family member), had received the option of a screening colonoscopy. Otherwise, fecal occult blood stool tests and proctosigmoidoscopy or sigmoidoscopy, every 3 to 5 years, were available to normal risk individuals over the age of 49 and did not include a screening colonoscopy.

TRICARE Uniform Formulary update

Drugs in two categories -- Antiemetic Agents and Oral Contraceptives -- have been reviewed by TRICARE and designated as formulary or nonformulary.

In the Antiemetic Agent category, the **generic** forms of four drugs -- Meclizine, Prochlorperazine, Pamoethazine and Trimethobenzamide -- were placed on the first tier of the formulary. Five drugs -- Emend®, Kytril®, Torecan®, Transderm Scop®, and Zofran® -- were placed in the formulary second tier. The drug Anzemet® was declared nonformulary, effective Sep 27, 2006.

The oral contraceptive category included seven subcategories and almost 90 medications. Five of those medications -- Seasonale®, Ovcon-35®, Ovcon-35 chewable®, Ovcon-50®, and Estrostep Fe® -- have been designated nonformulary, effective Jan. 24, 2007. You or your provider can find the formulary medications listed at <http://www.tricareformularysearch.org>.

Formulary generic medications (first tier) are available through the TRICARE Retail Pharmacy Network (TRRx) for \$3 for up to a 30-day supply and through the TRICARE Mail Order Pharmacy

(TMOP) for \$3 for up to a 90-day supply. Formulary brand name medications (second tier) may be purchased for the same number of days for \$9. Non-formulary medications (third tier) require a \$22 copayment in TRRx and TMOP. Copayments are higher at non-network retail pharmacies.

Beneficiaries currently on third-tier medications may wish to consult their health care providers about changing to a first- or second-tier alternative. They may also ask their provider if establishing medical necessity for the third-tier medication is appropriate for them. If medical necessity for a third-tier medication can be established, copayments revert to \$9. Third-tier medications will not be available at military treatment facility (MTF) pharmacies unless medical necessity has been established and the prescription is written by an MTF provider. Not all first-tier and second-tier drugs are available at MTF pharmacies.

For information on the TRICARE pharmacy program, go to <http://www.tricare.osd.mil/pharmacy>. For information on TMOP or TRRx, go to <http://www.express-scripts.com/TRICARE>; or call 1-866-363-8667 for TMOP or 1-866-363-8779 for TRRx.

Electronic claims improves pharmacy benefit

TRICARE beneficiaries with other health insurance no longer have to file paper claims for prescriptions filled at most retail pharmacies. Retail pharmacists can immediately submit electronic claims to TRICARE when a beneficiary purchases medications. Beneficiaries may still submit paper claims from phar-

macies that do not yet participate in this new system. The new process allows a pharmacy to receive TRICARE's payment before requesting a copayment from the beneficiary. In many instances, the beneficiary can leave the pharmacy with less out-of-pocket expenses and no requirement to file a claim.

Basics of TRICARE Mail Order Pharmacy use

You can get the prescriptions you take regularly delivered to your home at a 66% savings by using the TRICARE Mail Order Pharmacy (TMOP).

How do you use TMOP?

Step 1: Register. To start using TMOP, fill out a registration form and send it to Express Scripts, the TMOP contractor, with your prescription and copayment. To get a registration form, go to <http://www.express-scripts.com> or call (worldwide): 1-866-363-8667 or 1-866-275-4732; or TDD (for the hearing-impaired): 1-877-540-6261.

Step 2: Ask your health care provider to write a prescription for up to a 90-day supply with up to three refills, if possible. If you must start taking prescription medication right away, ask your provider to write two prescriptions for the same medication: 1.) A one-month supply for you to fill immediately at a local retail network pharmacy; and 2.) A long-term supply for you to fill through TMOP.

Step 3a: Mail the prescription, your registration form and copayment for each prescription to Express Scripts; P.O. Box 52150; Phoenix, AZ 85072-9954. You may pay by check or money order or by authorizing TMOP to bill your Visa, MasterCard, Discover or American Express account. You don't have to pay shipping or handling. **OR**

Step 3b: Ask your provider to FAX your written prescription to Express Scripts at 1-877-895-1900, with a cover sheet containing the provider's name and phone number. FAXed prescriptions must come directly from your health care provider and must have the patient's full name, address, telephone number and date of birth. If your provider FAXes a prescription on your behalf, you may pay your copayment by: 1.) waiting for TMOP to bill you directly; **OR** 2.) calling Express Scripts to authorize billing on your credit card; **OR** 3.) visiting the Express Scripts Web site to authorize billing on your credit card. Wait 48 hours after the provider FAXes the prescription before calling Express Scripts to ensure your order is in the system.

Step 4: Wait. Allow about 14 days from the day Express Scripts receives your prescription to the time your medication arrives at your door.

How to refill a prescription

Check the label of your TMOP medications for the date you should request a refill, at least two weeks before the prescription runs out. You may request

your refill by mail, telephone or computer. If you forget to request a refill on time, you can ask for expedited shipping and handling services for an additional charge.

TMOP for beneficiaries living overseas

To use TMOP when living overseas, you must have an APO/FPO address and your prescription must be written by a U.S. licensed provider. TMOP cannot mail prescriptions to any overseas economy address. Further, TMOP cannot ship refrigerated medications to any APO/FPO address. Your licensed overseas provider will inform you of alternatives if you require refrigerated medication.

For more information

A pharmacist is available 24 hours a day at 1-866-363-8667; or TDD (for hearing impaired) at 1-877-540-6261.

Save money with generic drugs

Nationally, generic medications save consumers an estimated \$8 to \$10 billion a year at retail pharmacies, according to the Congressional Budget Office. TRICARE beneficiaries can save up to 66% annually when using generic medications.

Generic medications are as safe and effective as brand-name drugs. The Food and Drug Administration (FDA) will approve generic medicines only if they have the same active ingredients and produce the same results as their brand-name counterparts. DoD regulation requires pharmacies to fill prescriptions with generic medications whenever possible.

Beneficiaries pay \$3 for a 30-day supply of covered generic medications in a network retail pharmacy compared to \$9 for a brand-name drug. When beneficiaries order generic medications through TMOP, they may take advantage of more cost savings because they receive up to a 90-day supply of their medications for \$3.

You can search for generic alternatives to brand-name drugs at <http://www.tricareformularysearch.org/dod/medicationcenter/default.aspx>. For information on TRICARE's pharmacy program, visit <http://www.tricare.osd.mil/pharmacy>. For FDA information on the safety and effectiveness of generic medications, go to <http://www.fda.gov/cder/ogd>.

Conditions related to Agent Orange

The conditions that VA recognizes as associated with Agent Orange (or other herbicides used in Vietnam) exposure has expanded in recent years. The following conditions are recognized for service-connection for Vietnam veterans based on exposure to Agent Orange or other herbicides:

- Chloracne
- Non-Hodgkin's Lymphoma
- Soft Tissue Sarcomas
- Peripheral Neuropathy
- Hodgkin's Disease
- Porphyria Cutanea Tarda
- Multiple Myeloma
- Respiratory Cancers
- Prostate Cancer
- Spina Bifida
- Diabetes
- Chronic Lymphocytic Leukemia

In addition, Vietnam veterans' children with the birth defect spina bifida are eligible for certain benefits and services.

For more information, call 1-800-749-8387 or go to: <http://www.va.gov/AgentOrange>.

VA news briefs

The VA recently announced plans for the following facilities.

- **Orlando**-area veterans are another step closer to a new health care facility. The new hospital will be built by the VA which has narrowed its list of potential locations for the hospital and associated facilities to two area sites.
- **Livermore, CA**, veterans will receive either major renovations to a current veterans nursing home or a new facility. The VA will study three options to modernize or replace the current 120 bed nursing home currently on the Livermore campus with a facility that will provide nursing home care in a modern environment that supports rehabilitation and compassionate care to veterans.
- **White City, OR**, veterans will be getting an improved rehabilitation center and modernized clinics when the VA modernizes its Southern Oregon Rehabilitation Center and Clinics in White City.
- **Lexington, VA**, veterans are closer to getting new inpatient and outpatient health care facilities. The new inpatient and outpatient facilities are part of a broader plan for modernizing and replacing portions of the Leestown campus of the Lexington VA Medical Center.
- **Montgomery, AL**, veterans will continue to receive a wide range of medical services from the VA as officials put together plans to modernize the facility. This announcement came in response to the results of a study to determine whether the Montgomery campus should continue inpatient services and the recommendations of a local advisory panel.
- **Walla Walla, WA**, veterans will be receiving a new outpatient facility for primary care, specialty care and mental health care from the VA, located on the Walla Walla campus. As suggested by a local advisory panel, the VA plans to use of the rest of the campus for housing and other services for veterans.

Not updating retired pay records can cost benefits

Too often, we hear about survivors who have been denied Survivor Benefit Plan (SBP) benefits **because the retiree failed to update retired pay records when the retiree married, divorced, remarried, was widowed or gained a child.** We hear from surviving spouses who did not receive the retired pay for the portion of the last month the

retiree was alive because this money went to someone else whom the Soldier had named at retirement.

We hear from former spouses who lost SBP benefits because neither the former spouse nor the retiree notified DFAS within a year of the divorce that SBP was part of the divorce by sending a letter and a copy of the decree.

To make sure your spouse (or former spouse) is prepared, keep a file of information that your spouse (or former spouse) will need when you die. Make sure your spouse (or former spouse) knows what benefits to expect or not to expect.

Clip this article to your files as a reminder to keep your retired pay records current when your status changes.

Note: The SBP "paid up" provision which allows retirees to stop paying SBP premiums after 360 months of paying premiums and reaching age 70 does not go into effect until Oct. 1, 2008.

Ways to continue supporting troops

Retired Soldiers and families know better than most people how important it is to show support to our troops and their families. Many of you are probably involved with programs supporting our troops and we thank you!

For those who are looking for ways to get involved, we offer some suggestions from the "America Supports You" Web site. American Supports You is a DoD program that showcases the many ways the country is supporting the men and women of the armed forces. To learn of a wide variety of ways to support our troops and their families, go to <http://www.americasupportsyou.mil> and click on "Make A Difference", and explore the 19 categories of support they include. (Even if you don't have a computer, you might want to use one at the public library or the home of a friend or family member to check out this extensive online resource.) You can also make use of your local media – the installation newspaper, your local TV or radio station or com-

munity newspaper – for information on how those around you are helping the troops.

Send care packages

Retired Soldiers probably received many of these packages through your careers. America Supports You has links to about 80 sites with ways to put together care packages. One site is <http://www.ustroopcarepackage.com> which suggests what to send and how to send it and also asks for the information on troops who would like to receive care packages. You can contact them at: "U.S. Troop Care Package"; P.O. Box 3445; Pasco, WA 99302; phone (509) 521-7508.

Write letters and messages

Retired Soldiers also remember how welcome mail was when you were far from home. America Supports You offers about 60 links to sites that can help you send a message to a servicemember. One program is "Letters from Home" which collects letters and

packages and sends them to troops. Their site is <http://www.lettersfromhomeprogram.org>. You can contact them or send letters for troops to them at Chris & Jim Jovenitti, Founders & Directors; PO BOX 125; Johnsonburg, PA 15845; (814) 781-1982.

Support the Guard & Reserve

As more Reserve and Guard troops are deployed at home and abroad, supporting them through programs like Employer Support of the Guard and Reserve (ESGR) becomes more important. The ESGR mission is to gain and maintain active support from all public and private employers for the men and women of the National Guard and Reserve. Their site <http://www.esgr.mil> is one of 15 sites listed in the Service Aid Societies section of America Supports You. ESGR has committees in every state; however, you can contact their headquarters at National Committee for Employer Support of the Guard and Reserve; 1555 Wilson Blvd, Ste 200; Arlington, VA 22209-2405; 1-800-336-4590.

Help for the Wounded

America Supports You also links to about 60 organizations offering help to Wounded Warriors and their families, including Fisher House at <http://www.fisherhouse.org>. Fisher House provides a home away from home to enable families to be close to a loved one at a most stressful time – during hospitalization for an illness, disease or injury. You can contact them at Fisher House Foundation, Inc.; 1401 Rockville Pike, Ste 600; Rockville, MD 20852; (301) 294-8560; or 1-888-294-8560.

Armed Forces Retirement Home update

The Armed Forces Retirement Home (AFRH)-Washington continues to house more than 200 residents from AFRH-Gulfport, who moved to the Washington campus after Hurricane Katrina severely damaged theirs.

The Gulfport facility remains closed. On Jun. 15, 2006, Public Law 109-234 provided \$176 million for construction of a new AFRH-Gulfport. The law named the General Services Administration, in consultation with the Naval Facilities Engineering Command and AFRH manage-

ment, as the agent for the planning, design, construction, and contract administration for the construction of the new AFRH-Gulfport.

At AFRH-Washington, a new Wellness Center, including an eye and dental clinic, was moved into the independent living area this year. AFRH continues to work on a plan to lease about 72 acres on the campus to provide income to the AFRH Trust Fund.

For more information go to <http://www.afrh.gov> or call 1-800-422-9988.

How to change your address

Army Echoes is mailed using correspondence addresses supplied by

- **For those in receipt of retired pay or an annuity** -- from DFAS-Cleveland
- **For those who will begin to receive retired pay at age 60** -- from the Army Human Resources Command (HRC) -- St. Louis.

You must use the contact information provided in the boxes below to make address changes.

If you write or FAX your address change, you must include your Social Security number on every page and you must sign your address change.

Mobilization: For mobilization purposes, ALL retired Soldiers should report address and phone number changes as well as changes in your ability to serve (physical condition) to HRC-St. Louis (using the contact info below).

Note: The *Army Echoes* Editor cannot make address changes!

How to make sure you get your pay/tax statement

If you're reading your own paper copy of *Echoes*, your address is current with the Finance Center because the mailing was made using the DFAS-CL address database. If you plan on moving between now and January, you

need to make sure that you update your address with DFAS-CL if you want to receive a paper copy of your pay/annuity and tax statements. Of course, you can also access these statements through myPay (<https://myPay.dfas.mil>),

but if you use myPay and wish to receive printed pay and tax statements through the mail, you need to notify DFAS, through myPay, that you wish to receive these statements in the mail.

Remember: You are responsible for updating your retired pay file information at DFAS-CL (Use KY mailing address below) within one year of the event if you marry, remarry, have a child, are widowed or divorced and need to make or update a Survivor Benefit Plan (SBP) election.

If in receipt of or entitled to retired pay, mail to:

Defense Finance and Accounting Service
U.S. Military Retired Pay
PO Box 7130
London, KY 40742-7130
Phone: 1-800-321-1080 or
(216) 522-5955; FAX: 1-800-469-6559 (put SSN on all pages)

If in receipt of or entitled to SBP/RSFPP annuity, mail to:

Defense Finance and Accounting Service
U.S. Military Annuitant Pay
PO Box 7131
London, KY 40742-7131
Phone: 1-800-321-1080 or
(216) 522-5955; FAX: 1-800-982-8459 (put SSN on all pages)

If a retired reservist not yet 60, mail to:

U.S. Army Human Resources Command - St. Louis
ATTN: AHRC-PSP-A
1 Reserve Way
St. Louis, MO 63132-5200
Phone: 1-800-325-2660 or
(314) 592-0554; FAX: (314) 592-0582 (ATTN: TLM9V49)
(put SSN on all pages)

Army Retirement Services
ATTN: DAPE-HRP-RSO
Alexandria VA 22332-0470
OFFICIAL BUSINESS